An Introduction To

RESERVE DATA ANALYSIS, INTL.

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Effective Date: February 2010

RESERVE DATA ANALYSIS

An Introduction

As the largest reserve analysis company in the United States, RDA provides its clients with the most detailed, comprehensive and useful reserve studies available. Since 1983 we have prepared thousands of reserve studies for over 5,000 clients across North America, and internationally. We have developed our own reserve analysis software allowing us to generate precise calculations and forecasts as well as offer a variety of solutions to clients with special situations. As consultants to property managers, accountants, attorneys and community associations, RDA focuses its expertise on the complexities of reserve funding and successful long-term planning. Our services are essential for the implementation of an effective budgeting plan, and the experience, reputation and quality we offer are unequaled in the industry.

Reserve Studies

RDA reserve studies begin with a comprehensive analysis of the client's operating guidelines and other governing documents to determine the extent of the client's maintenance and reserve responsibilities. During an on-site inspection, we complete a detailed inventory of all assets for which the client is responsible. Using localized cost guides, economic and investment parameters and our detailed inventory of the client's assets, we produce a complete reserve analysis study which includes detail reports for each asset, a summary of assets by category, a distribution of accumulated reserves report, a required monthly contribution report and thirty-year projections.

All RDA clients receive our complete dedication throughout the report generation process, and we continue to offer our support and guidance throughout the entire year. We are available to answer all of your questions regarding reserve budgeting and long-term planning, including the most complex questions, starting with "What if . . . ?"

Customer Service

RDA REPORT

RESERVE ANALYSIS STUDY FOR

XYZ HOMEOWNERS ASSOCIATION

2000 FISCAL YEAR

VERSION 001 April 15, 2000

PREPARED BY

RESERVE DATA ANALYSIS, INTL. 6411 NE 73RD Court Vancouver • Washington 98662

1-800-359-5015

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The RDA REPORT

A Complete Long-Term Planning Guide The RDA REPORT™ is a complete long-term planning guide for your association and includes the most comprehensive reserve analysis study available.

Part I - Introduction

Part I

Part I of the RDA REPORT includes easy-to-understand background information about your reserve analysis study. Topics include preparing the budget, determining expenses, preparing the reserve study and allocating reserves.

In addition, Part I contains a user's guide to your reserve analysis study, including an explanation of the various report pages and definitions of reserve budget terminology. BUDGETING IS NORMALLY EXCLUDED FOR repairs or replacements of assets which are deemed to have an estimated useful life equal to or exceeding the estimated useful life of the facility or community itself, or exceeding the legal

life of the coinclude the Also exclude operating of Costs whice more proper

■ 3. P

Once the r replacement funding sch be found in handbooks quotations. assets and usage, exp

Certain cal study to tak ranging fro line approa in today's d remaining I "RDA Meth provisions f increases e

By followin should avo should be u economic p funds. The process by **OPERATIONAL EXPENSES** occur at least annually, no matter how large the expense, and can be effectively budgeted for each year. They are characterized as being reasonably predictable both in terms of frequency and cost. Operational

expenses i an operatio include:

Utilities:

- * Electricit
- * Gas
- * Water * Telepho * Cable T

- Administrat
- * Supplies * Bank Se
- * Dues & * License:

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* Roof Re

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- * Painting
- * Deck Re

PART I - INTRODUCTION

Preparing the annual budget and overseeing the association's finances are perhaps the most important responsibilities of board members. The annual operating and reserve budgets reflect the planning and goals of the association and set the level and quality of service for all of the association's activities.

A. The Reserve Budget

■ 1. Preparing the Budget

The budget consists of two basic parts, income and expenses. Most of us, in our personal lives, start by considering income. We take our income, pay our bills, and spend or save the remainder. While this may work well for personal finances, budget planning for an association needs to take other factors into consideration as well.

When preparing a budget it is wise to begin with expenses. This allows for an objective statement of needs before determining the sources of income. After the expenses are identified and quantified, ideal expectations may then be weighed against practical considerations and a balanced budget may be prepared.

■ 2. Determining Expenses

The budget process begins with an accurate inventory of all of the major components for which the association is responsible. The determination of whether an expense should be labeled an operational expense, a reserve expense, or excluded altogether is sometimes subjective. Since this labeling may have a major impact on the financial plans of the association, subjective determinations should be minimized. We suggest the following considerations when labeling an expense:

Part II - Reserve Analysis Study

Part II

Part II of the RDA REPORT contains a complete reserve analysis study for your association.

Report Summary

The **Report Summary** lists all of the parameters which were used in calculating the study as well as the required monthly contribution to reserves.

Utilizing parameters for inflation, interest rates and taxes, our reports provide the most accurate calculations available. RDA Software includes built-in parameters for planned increases each year, allowing for lower initial contributions to reserves with predetermined percentage increases each year. We are the originator of this method and use it exclusively.

Many communities are not constructed in their entirety all at once. In order to provide as accurate information as possible, all assets are aged to the exact month and year they were originally constructed or last replaced. Once this information is entered into the computer, the remaining lives of all components are calculated internally based upon the date of the report's fiscal year.

Budgetary planning is conveniently simplified with our concise summary of fiscal contribution requirements.

XYZ Homeowners Association

Anywhere, USA Reserve Analysis Report Summary

Report Date Version	April 15, 2000 001
Account Number	9876
Budget Year Beginning Ending	1/1/2000 12/31/2000
Total Units Included Phase Development	137 3 of 3

Parameters:	
Inflation Annual Contribution Increase Investment Yield Taxes on Yield Contingency	5.00% 5.00% 6.75% 30.00% 3.00%
Accumulated Reserve Balance as o April 1, 2000:	f \$186,220.60

Phase Increment Detail/Age

Phase 1 - 67 units: Phase 1 includes the pool area. Construction was completed and first escrow closed in January 1987.

Phase 2 - 65 units: Construction was completed and first escrow closed in January 1990.

Phase 3 - 5 units: These units were the developer's models and have been aged with Phase 1.

Last RDA field inspection: August 14, 1999.

Summary of Calculations

Monthly Contribution to Reserves Required: (\$34.26 per unit per month)	\$4,694.16
Average Net Monthly Interest Contribution This Year:	295.38
Net Monthly Allocation to Reserves, 1/1/2000 to 12/31/2000: (\$36.42 per unit per month)	\$4,989.55

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> RESERVE DATA ANALYSIS 1-800-359-5015

Detail Report Index

For quick and easy reference to the detailed information in your reserve study, the **Detail Report Index** provides an alphabetical listing of all assets cross-referenced with the page number of the asset's detail report and the asset number.

Distribution of Accumulated Reserves

The **Distribution of Accumulated Reserves** summary lists all assets in remaining life order, identifying the ideal level of reserves which should have accumulated for each asset as well as the actual reserves available.

Asset Listing/ Summary

The **Asset Listing/Summary** lists all assets by category (i.e. roofing, painting, lighting, etc.) together with their remaining life, current cost, monthly reserve contribution and net monthly allocation.

		DETAIL REPORT INDEX - P	AGE 2 OF 2				
ASSET	DESCRIP	TION	PAGE				
1009		lean & Seal, Phases 1 & 3	20				
1011	Decks - Cl	lean & Seal, Phase 2	20				
1010 1012		esurfacing, Phases 1 & 3 esurfacing, Phase 2	20 21				
1019	Lighti						
1018 1005	Lighti Paintl						
1008	Painti		XYZ Homeowners Association				
1004 1007	Painti Painti		<u>Distribution of Accumulated Reserves</u>				
1006	Painti						
1022 1021	Pool - Pool -	REPORT DATE:	April 15, 2000				
1020	Pool -	VERSION: ACCOUNT NUMBER:	001 9876				
1027 1026	Pool - Pool -						
1028	Pool -		REM IDEAL ACC	CUM	ACTU	AL	
1000 1002	Roofs Roofs	DESCRIPTION	<u>LIFE</u> <u>RESERV</u>		DISTRIBT	ION	
1001	Roofs	Painting - Wrought Iron	2 275.0	0	275.	00	
1003 1025	Roofs Spa -	Streets - Slurry Sealing	2 2,400.7	4	2,400	74	
1024	Spa -	Decks - Clean & S					
1023 1015	Spa - Street	Decks - Clean & S					
1016	Street	Painting - Woodwo Painting - Woodwo			rs Associati	on	
1017 1031	Street Tenni	Dool Area Furnitu	ASS	et Listing	/Summary		
1032	Tennil	Pool Area - Furnitu Tennis Court - Res	DEDORT DATE:	- 0000			
1029 1030	Tennil Tennil	Tennis Court - Win	REPORT DATE: April 1: VERSION:	5, 2000 001			
1033	Tennil	Pool - Heater, 400,	ACCOUNT NUMBER:	9876			
1013 1014	Termi Termi	Spa - Heater, 325,					
1014	1611111	Decks - Resurfacin	MONTHLY <u>DESCRIPTION</u>	REM <u>LIFE</u>	CURRENT COST	MONTHLY CONTRIBUTION	NET ALLOCATION
		Decks - Resurfacin					
TOTAL AS	SETS IN	Painting - Stucco, Painting - Stucco,	Roofs - Built-up w/Gravel, Phases 1&3 Roofs - Built-up w/Gravel, Phase 2	8 11	141,628 126,007	818.46 740.23	874.39 782.23
		Pool - Filter, 72 sq.	Roofs - Cedar Shake, Phases 1 & 3	19	92,649	323.87	345.88
		Pool - Replaster & Spa - Filter, 48 sq.	Roofs - Cedar Shake, Phase 2 *** CATEGORY SUMMARY:	22	81,702 441,986	293.33 2,175.89	304.01 2,306.51
		Spa - Replaster &					2,000.01
		Streets - Repairs &	Painting - Stucco, Phases 1 & 3 Painting - Stucco, Phase 2	6 9	10,164 8,960	73.24 64.91	78.25 69.66
		Lighting - Exterior	Painting - Woodwork, Phases 1 & 3	2	4,901	105.21	112.49
		Pool Area - Plastic Roofs - Built-up w/	Painting - Woodwork, Phase 2 Painting - Wrought Iron, Phases 1 - 3	1 2	4,320 825	98.93 23.61	104.57 25.23
		Roofs - Built-up w/	*** CATEGORY SUMMARY:	-	29,170	366.94	390.20
		Tennis Court - Wo	Decks - Clean & Seal, Phases 1 & 3	2	2,808	60.31	64.46
		Tennis Court - Ligh	Decks - Clean & Seal, Phase 2	1	2,535	58.05	61.36
		Lighting - Exterior,	Decks - Resurfacing, Phases 1 & 3 Decks - Resurfacing, Phase 2	6 9	18,360 16,575	132.30 121.93	141.36 128.86
		Streets - Asphalt O	*** CATEGORY SUMMARY:	Ü	40,278	372.59	396.04
		Roofs - Cedar Sha	Streets - Asphalt Overlay	19	35,984	156.60	167.27
			Streets - Repairs & Replacements	11	13,633	98.24	104.96
			Streets - Slurry Sealing *** CATEGORY SUMMARY:	2	7,202 56,819	206.08 460.92	220.26 492.49
			Lighting - Exterior Units Lighting - Exterior, Grounds	19 14	21,640 11,678	94.17 67.49	100.59 72.10
			*** CATEGORY SUMMARY:		33,318	161.66	172.69
			Pool - Filter, 72 Sq. Ft.	11	900	6.49	6.93
			Pool - Heater, 400K BTU	9	1,314	11.34	12.12
			Pool Replaster & Tile Replacement Pool Area - Furniture Replacement	11 5	4,000 4,851	28.82 69.57	30.79 74.35
			Pool Area - Plastic Expansion Joints	14	725	4.19	4.48
			Spa - Filter, 48 Sq. Ft. Spa - Heater, 325K BTU	4 4	800 1,210	5.76 10.45	6.15 11.17
			Opa - Heater, JEJN DTU	7	1,210	10.43	11.17

Detail Reports

The **Detail Report** itemizes each of the association's assets and lists all measurements, costs and calculations for that asset. Provisions for percentage replacements, future costs, salvage values and one-time replacements can all be utilized.

The numerical listings for each asset are enhanced by extensive narrative detailing factors such as design, manufacture quality, usage, exposure to the elements and maintenance history.

XYZ Homeowners Association

Detail Report

Report Date: April 15, 2000 Version: 001 Account Number: 9876

Roofs - Built-up w/Gravel, Phases 1 & 3	Quantity Unit Cost	85,835 sq. ft. 1.65
Asset Number: 1000	Percent Repl	100.00%
Group/Facility: 001	Current Cost	141,627.75
Category: 001	Future Cost	280,412.46
	Accum Reserves	9,441.85
Placed in Service: 1/87	Salvage Value	0.00
15 Year Useful Life		
+0 Year Adjustment	Monthly Contribution	818.46
Replacement In Year 2002	Interest	55.93
	Monthly Allocation	874.39

Remarks:

7 - Plan "A" Buildings @ 5,425 sq. ft. each = 37,975 sq. ft. 2 - Plan "B" Buildings @ 7,825 sq. ft. each = 15,650 sq. ft. 5 - Plan "C" Buildings @ 6,442 sq. ft. each = 32,210 sq. ft TOTAL = 85,835 sq. ft.

The roofs are currently in excellent condition and no problems have been reported to date. Specifications provided to us by the developer indicate them to be 3-ply roofs. Access problems should be relatively minimal. All costs used include the removal of the existing material rather than direct application over the existing roof.

Roofs - Built-up w/Gravel, Phase 2	Quantity Unit Cost	76,368 sq. ft. 1.65
Accet Number 4000	Offit Cost	1.03

Asset Number: 1002 Group/Facility: 001

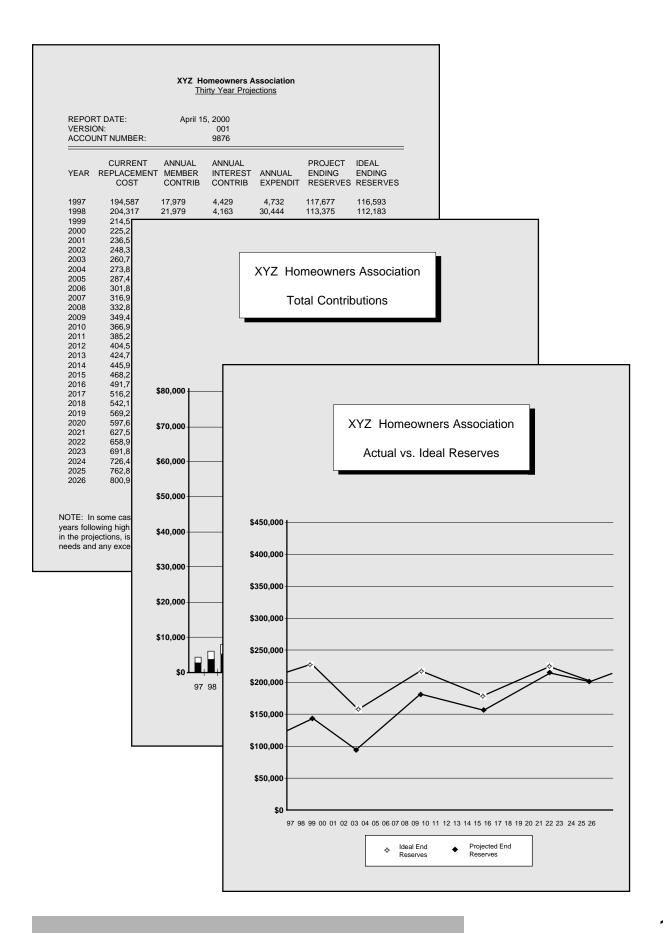
Thirty-Year **Projections**

Complete thirty-year projections, allowing for inflation, interest rates, taxes and other economic factors, add to the usefulness of your reserve study and make the RDA REPORT a complete long-term planning guide for the financial well-being of your association.

Charts and Graphs

Charts and graphs make projected data easy to understand. Four standard graphs are included with each reserve study:

- ✓ Actual Reserves vs. Ideal Reserves
- ✓ Percentage of Ideal Funding
- ✓ Member and Interest Contributions to Reserves
- ✓ Annual Expenditure Detail



A Multi-Purpose Tool

Eliminates the Need for Special Assessments

Your RDA REPORT is an important part of your association's budgetary process. Following its recommendations should ensure the association's smooth budgetary transitions from one fiscal year to the next, and either decrease or eliminate the need for "special assessments". In addition, your RDA reserve study serves a variety of useful purposes:

- Following the recommendations of a reserve study performed by a professional consultant can protect the Board of Directors in a community from personal liability concerning reserve components and reserve funding.
- ✓ A reserve analysis study is required by your accountant during the preparation of the association's annual audit.
- ✓ A reserve study is often requested by lending institutions during the process of loan applications, both for the community and, in many cases, the individual owners.

A Variety of Useful Purposes

- ✓ Your RDA REPORT is also a detailed inventory of the association's major assets and serves as a management tool for scheduling, coordinating and planning future repairs and replacements.
- ✓ Since the RDA reserve analysis study includes precise measurements and cost estimates of the client's assets, the detail reports may be used to evaluate the accuracy and price of contractor bids when assets are due to be repaired or replaced.
- ✓ Your RDA REPORT is a tool which can assist the Board in fulfilling its legal and fiduciary obligations for maintaining the community in a state of good repair.

RDA Software

As the largest reserve analysis company in the U.S., RDA has developed the leading self-contained reserve analysis software available.

RDA Reserve Management Software[™] is NOT a spreadsheet,

but rather a fully-integrated management, computational and projection tool. Unlike spreadsheet programs, RDA Reserve Management Software allows for greater detail of all major assets and more accurate future projections, without limiting itself to a twenty or thirty-year window. RDA Software allows for computation of compounded interest and periodic percentage increases in reserve contributions consistent with or independent of inflationary trends. And RDA Software allows your association to become fully-funded while keeping required monthly contributions as low as possible, and either decreases or eliminates the need for any "special assessments."

RDA Reserve Management Software™
Professional Version 3.1
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Step 1 - Review "Getting Started"
Step 2 - Review "Setting Up Icons"
Step 3 - Run INSTALL.EXE

RDA Reserve Management SoftwareTM The following is a partial list of the over 5,000 clients we have served since 1983. RDA is the largest reserve analysis company in the U.S. and offers the most comprehensive reserve analysis studies available. Experience and dedication are just two of the reasons why.

Acacia Park Homeowners Association Adobe Springs HOA Alicante Maintenance Corp Aliso Creek Villas Condo OA Aliso Creekside Homeowners Assn Aliso Meadows Condominium Assn Aliso Viejo Community Association All American City Townhomes HOA Allegro Homeowners Association Almond Court Homeowner Association Alosta Place Homeowners Assn Alpine Meadow Homeowners Assn. Alpine Tower Association Alta Finisterra Homeowners Assn Amber Hill Homeowners Association Amberwood Home Owners Association Amberwood Homeowners Association Amberwood Manor Homeowners Assn Amberwood Villas Homeowners Assn American Village HOA Anaheim Hills Planned Comm Assn Anaheim Ridge Estate Owners Assn Anchorage Homeowners Association Andorra Lantern Homeowner Assn Antiqua Owners Association Apple Pointe Homeowner Association Arlington Woods Homeowners Assn Arroyo Maintenance Corp Arroyo Oaks Condominium HOA Arroyo Park Townhomes Arrovo Santiago HOA Ashton Plaza OA Aspen Meadows Twnhms Condo Assn Association of Christian Shools Auburn Ridge Homeowner Association Autumnwood Homeowners Association Azure Sky Resort Timeshare Assn Azusa Vistamont Homeowner Assn Back Bay Village Baja Finisterra Condominium Assn Baja Oso Homeowners Association Barlund Cinnamon Creek HOA Bay Blue Vistas Bay View Terrace Townhouse Cond Bayberry Square HOA Bayridge Park Homeowners Assn Bayshore Owners Association Bayview Court Homeowners Assn Bavview Terrace Homeowners Assn Beachcomber Resort Club Beacon Hill Court Homeowners Assn Beacon Hill Highlands HOA Beacon Hill Terrace Homeowners Assn Beacon Hill Village HOA Bear Brand at Laguna Niguel Bear Creek Master Homeowners Assn. Belcourt Terrace Homeowners Assn Bell Terrace HOA Bellflower Manor Belmont Estates HOA Bench Mark Villas HOA Bennett Ranch Homeowner Assn Bentley Gardens Homeowners Assn Berkeley Court Homeowners Assn Berryessa Villas

Berryman Homeowners Association Big Canvon Association Big Canyon Conversion Birchtree Homeowners Association Birchwood Townhomes HOA Bishop Manor Condominium Assn Bixby Hill Community Association Bixby Village Homeowners Assn Bon View Square Homeowners Assn Bradford Place Homeowners Assn Braemar at North Ranch Brea Canyon Villas Homeowners Assn Brea Corsican Homeowners Assn Brea Village Homeowners Assn Brentview Homeowners Association Briarcliff Condominium Association Briarwood Homeowners Association Bridlewood Homeowners Association Brightwood Square Homeowners Assn Brisa Del Lago Broadmoor Exclusive HOA Broadmoor Fullerton Comm Assn Broadmoor San Clemente Broadway Plaza Building Assn Brookhurst Village HOA Brookshire Willow Creek Owner Assn Brookside Village Condominiums Buena Tierra Homeowners Association Burton Terrace Homeowners Assn C Z Master Association CCC Owners Association Cabo Del Mar Homeowners Association Cabrillo Park Homeowners Assn Cabrillo Park Townhomes HOA Calabasas Hills Community Assn Calabria Community Association Calif Hgts Untd Methodist Parsonage California Colony Homeowners Assn California Colony II Comm Assn California Cove Homeowners Assn California Reflections Comm Assn California Renaissance Comm Assn Calvados Estates Homeowners Assn Cambridge Green Homeowners Assn Cambridge Hill Condominium Assn Cambridge Square Homeowner Assn Cambridge Village Signal Hill HOA Camelot Homeowners Association Cameron Court Condominium Assn Cameron Court Homeowners Assn Campus View Association Cantebria at Corona Ranch Cantobrio III Maintenance Corp Canyon Cove Homeowner Association Canyon Creek Homeowners Association Canyon Crest Community Assn Canyon Crest Villas HOA Canyon Estates Community Assn Canyon Fairway Community Assn Canvon Glen Homeowners Assn Canyon Heights Homeowners Assn Canyon Lake Property Owners Assn Canyon Mesa Community Association Canyon Park Homeowner Association Canyon Point Community Association

Canyon Rim Townhomes Association Canvon Springs Canyon Terrace Estates Canyon Terrace Townhomes HOA Canvon Tree Homeowners Association Canyon View Community Assn Canyon View Condominium HOA Cape Cove Homeowners Association Capistrano Royale Homeowners Assn Capistrano Surfside Inn Capistrano Villas #2 HOA Capistrano Villas HOA No. 1 Capistrano de Oro Homeowners Assn Captain's Hill Homeowners Assn Carbon Canyon Homeowners Assn Carbon Creek Homeowners Association Carlsbad Inn VCOA Carlton Square Homeowners Assn Carriage Hill Homeowners Assn Carriage Place Condominium Assn Casa Contenta Homeowners Assn Casa Fina Maintenance Corp Casa La Paz Homeowners Association Casa de Laguna Owners Association Casa de Oro Homeowners Association Casas Del Mar Homeowners Assn Cascade Homeowners Association Casitas Californias Townhomes Assn Casitas Capistrano II HOA Casitas Del Rio Homeowners Assn Casitas de Alipaz Community Assn Casta del Sol Homeowners Assn Cedar Brook Village HOA Cedar Creek Homeowner Association Cedar Glen Homeowners Assn Cedar Pointe Community Association Cedar Ridge Estates Centennial Homeowners Association Centerview Maintenance Association Central Estates Homeowners Assn Central Village Owners Assn, Inc. Century II Homeowners Association Century Village - Colton HOA Century Woods Condominium Assn Chandon Homeowner Association Channel Island Shores TIOA Chapman Villas Condominium Assn Chateau Royale La Fayette HOA Chelsea Park Estates Assn. Inc Chelsea Point Homeowners Assn Cherokee Mobile Home Park Cherrylane Homeowners Assn Chimney Pointe Homeowner Assr Chino Villas Homeowners Association Cimarron Oak III Homeowners Assn Cimarron Oaks I HOA Cimarron Oaks II Homeowners Assn Cimarron Oaks IV Homeowners Assn Cimarron Oaks V Cimarron Oaks VIII Homeowners Assn Cimarron VI/Tract 12219 Cinnamon Creek Homeowners Assn Citrus Lane Homeowner Association Claremont Stone Creek Comm Assn Classics Garden Grove HOA

Classics-Northwood Homeowners Assn Club Trinidad Colinas de Capistrano CA College Park Garden Homes Comm College Park Townhomes College Park Walnut Village CA Collinwood Condominium Association Colony Club Comm Homeowners Assn Colony Crest De Ville Colony Village Community Assn Colony Village Homeowners Assn Columbia Business Park Columbia Industrial Condo Assn Community Assn of Green Hills Connemara II Homeowners Association Connemara by the Sea I Property OA Continental Gables Homeowners Assn Coral Cay Community Association Coral Pointe Homeowners Association Cordova East Homeowners Assn Cordova Homeowners Association Corniche Sur Mer Association Corona Laurelwood Homeowners Assn Corona Village Walk HOA Costa del Sol Boat Slip Owners Assn Coto de Caza Community Association Coto de Caza Terrace HOA Country Club Villas Homeowner Assn Country Downs Community Association Country Garden Townhome Association Country Hills Homeowner Association Country Lane Hills Community HOA Country Manor Estates HOA Country Park Villas HOA Country Road Homeowners Association Country Terrace Homeowners Assn Country Village Community Assn. Country Walk Homeowners Association Countryside Patio Community Assn Countryview II Homeowners Assn Countrywood Park II Homeowners Assn Countrywood Village East HOA Countrywood Village West Comm HOA Courtside Community Association Covina Pines Homeowner Association Covington Village HOA Cowan Hills Community Association Covote Hills Estates Creek Park Tennis & Swim Club HOA Creekside Community Association Creekside Community Master HOA Creekside South Laguna HOA Creekside Terrace Office Condos Creekside West Village Master Assn Crescent Meadows Crest De Ville Community Assn Crestline Homeowners Assn Crestwood Estates Cross Creek Village Homeowners Assn Cross Keys of Walnut HOA Crown Pointe Community Association Crown Ridge Community Association Crown Ridge Homeowners Association Crown Royale Homeowners Association

Classics Lake Forest HOA

Crown Valley Business Plaza Assn Crown Valley Highlands Comm Assn Crown Valley Homeowners Assn Crystal Canyon Homeowners Assn Crystal Cay Condominium Association Cucamonga Mountain Shadows Cypress Park Cypress Point Homeowner Association Cypress Pointe Homeowner Assn Cypress Tanglewood Homeowners Assn Dana Terrace Homeowners Association Dana Vista HOA Dana Woods Homeowners Association Deer Creek Homeowner Association Deer Valley Homeowner Association Del Mar Sierra Manor Del Rayo Estates Homeowner Assn Desert Breezes Casas HOA Desert Breezes Master Association Desert Falls Villas I Desert Falls Villas Master Assn Desert La Palme Homeowners Assn Desert Shores Community Association Desert Vacation Villas Timeshare Devonshire Village Homeowners Assn Diamond Bar Country Estates Assn Diamond Bar Homes/Countryside HOA Diamond Bar Tennis Club Comm Assn Diamond Gate Homeowners Association Discovery Village Homeowners Assn Downey Woods Homeowner Association Eagle Crest Master Association Eagle Crest Vacation Resort OA East Highlands Ranch Master HOA East Hill Homeowners Association East Hills Property Owners Assn East Lake Village HOA East Lake Village Shores HOA East Nine Homeowner Association Eastbluff Homeowners Association Eastbrook Community Association Eastmont Villas Community Assn Edgewater Homeowners Association El Mirador Condominium Association El Niguel Terrace HOA Ellis Central Park Homeowners Assn Ellis Lane Homeowners Association Elmwood Villas **Embassy Park Crescent** Emerald Glen Homeowners Association Emerald Ridge Homeowners Assn Encantamar Homeowner Association Evergreen Lakeview Evergreen Ridge Homeowners Assn Executive Guild - El Toro Faire Harbour Homeowners Assn Faire Marin HOA Faire Rivage Homeowner Association Fairfield Harbortown Point OA Fairgreen Cond. Townhomes Assn Fairmont Hill Community Association Fairview Homeowners Association Fairway Estates Fairway Oaks CA Fairway Village Homeowners Assn Fairway Vista Estates Fall Creek Homeowners Association Fern Creek Homeowners Association Fieldcrest Villas Maintenance Assn Fieldstone Collection HOA Fieldstone Gallery Finisterra Condominium Association Fletcher Ave. Community Association Flower Terrace Condominium Assn Foothill Village Townhomes Forster Ranch Greenbelt Forster Ranch Master Association I Four Seasons Homeowners Association Four Seasons at Ruidozo Fremont Heights Homeowners Assn Fremont Oaks Homeowners Association Fremont Patio Homes HOA Fremont Roundtree Homeowners Assn Fremont Woods Homeowners Assn Friendly Village CA Friendly Village CA #3 Fulton Woods Homeowners Association

Garden Grove Berkshire Condo Assn Garden Homes Maintenance Assn Gardenhouse Community Association Garrick Courtyard Homeowners Assn Gateway Americana I HOA Gilano Estates Homeowners Assn Gilbert Vista Homeowners Assn. Gingerwood Homeowners Association Glen at Hillsbourough Glendora Garden Homes Glendora Oaks Glendora Springs Homeowner Assn Glenwood Recreation Center Glenwood Terrace Community Assn Glenwood Townhomes Association Golden West Patio Homeowners Assn Goldengate Square Homeowners Assn Granada Villa HOA Grandview/Crest Homeowners Assn Green River Homeowners Association Green Valley Homeowners Assn Green Valley II Homeowners Assn Greenbrook Homeowners Association Hacienda Prfssl. Plaza Owners Assn Hamby Park Owners Association Hampton Circle Homeowner Assn Hampton Court HOA Hampton Village Homeowners Assn Harbor Hazard Condominium Assn Harbor Hill Homeowners Assn Harbor Pointe South HOA Harbor Ridge Crest Maint. Assn Harbor Ridge Estates Maint. Assn Harbor Ridge Master Association Harbor Terrace Homeowners Assn Harbor Valley Association Harbor View Hills HOA Harbour Coves Homeowner Association Harris Homes - Lakewood I HOA Harris Homes - Lakewood II HOA Hathaway Hills Homeowners Assn Havasu Dunes TIOA Hawaiian Gardens HOA Hawaiian Gardens Parkside HOA Hearthside Homeowners Association Heathdale Homeowners Association Heather Ridge Condominium Assn Heritage Park Community Association Heritage Village La Habra HOA Hidden Canyon Estates HOA Highland Hacienda Homeowners Assn Highland Light Gate & Maint Assn Highland Light Homeowners Assn Highland Light Villages HOA Highland Mariposa HOA Highland Meadows HOA Hill Homeowners Association Hillandale Knolls HOA Hillbrook Hillcrest Homeowners Association Hillsdale Community Association Hillsford Homeowners Association Hillview Homeowners Association Holiday Harbor II Homeowners Assn Hollygrove Homeowners Association Honolulu Highland Homeowners Assn Howard Manor Homeowners Assn Hunt Club Community Association Hunt Club Estates **Huntington Beach Gables** Huntington Gallery Homeowners Assn Huntington Harbor Professional Bldg Huntington Landmrk Senior Adlt Assn Huntington Place Homeowner Assn Huntington Townhomes HOA Huntington Village Estates HOA Images at Buena Park HOA Indian Hill Townhomes Association Indian Palms Vacation Club OA Indian Springs Estates HOA Indian Wells Racquet Club #1 Inn at Eagle Crest Irvine Campus Housing Authority Irvine Groves Homeowner Association Irvine Orangetree Villas HOA Irwindale II Industrial Park

Island Lagoon Homeowners Assn

Ivy Hill Maintenance Association Jackson Plaza Homeowners Assn Jasmine Creek Community Association Jasmine Street Homeowner Assn Katella Commercentre OA King Arthur Homeowners Association Kings Meadow Homeowners Association Knowleton Manor HOA La Colina Wedgewood HOA La Mancha Garden Grove HOA La Mancha Townhome Association La Mirada Landmark Adult Comm Assn La Plaza Homeowners Association La Verne Live Oaks Homeowners Assn LaFayette Park Place HOA LaVerne Homeowners Association Lagonita Lodge VPR Association Laguna Audubon Homeowners Assn Laguna Heights Homeowners Assn Laguna Lido, Inc. Laguna Sur Community Association Laguna Sur Villas Laguna Surf Laguna Village Owners Association Laguna Woods Homeowners Association Lake Arrowhead Chalets Owners Assn Lake Arrowhead Chalets TIOA Lake Arrowhead Village HOA II Lake Arrowhead Village HOA III Lake Forest Drive Homeowners Assn Lake Forest I Community Association Lake Forest II Master HOA Lake Forest Kevs Lake Hills Maintenance Corp Lake Mission Viejo Association Lake Terrace Condominium Assn Lake Village Community Association Lakeridge Whittier Homeowners Assn Lakes Condominium Association Lakes Master Association Lakes Planned Development Lakeshore Maintenance Association Lakeshore Tennis Club HOA Lakeside Garden Grove Condominiums Lakeside I Community Association Lakeside II Community Association Lakeview Maintenance Association Lakewood Shores HOA Lakewood Terrace Homeowners Assn Lampson Terrace HOA Landmark La Mirada HOA Lantern Bay Estates Homeowners Assn Lantern Bay Villas Homeowners Assn Las Brisas Diamond Bar HOA Las Flores Homeowners Association Las Palmas Homeowners Association Le Parc Homeowners Association Le Parc at Rolling Ridge HOA Lemonwood Villas Homeowners Assn Les Deux Chateaux Homeowners Assn Lido Isle Community Association Livingston Meadows Homeowners Assn Loma Verde Homeowners Association Loma Vista Homeowners Association Lomas Laguna Homeowner Association Lomas San Juan RV Park Looking Glass Estates HOA Los Alisos Skyview Homeowners Assn Los Arboles Homeowner Association Los Olivos Homeowners Association Los Tesoros Homeowners Assn Loving Homes Greens HOA Lusk/Mira Mesa Bus. Park East Assn Lusk/Mira Mesa Industrial Park Assn MacArthur Village Homeowners Assn Madison Homeowner Association Madrid Fore Homeowners Association Magnolia Glen Homeowners Assn Magnolia Manor HOA Magnolia Palms Condominium Assn Main Attraction Homeowners Assn Mallorca Condominium Association Manana Townhomes Association Mandalay Shores Resort Mandevilla at Tustin Ranch Manhattan Village Estate Homes Assn Marbella Community Association

Marbella Property Owners Assn Marblehead Community Association Maricopa Community Association
Marin Colony Homeowners Association Marina City Club Marina Hills Planned Community Assn Marina Strand Colony II HOA Mariner Village Homeowners Assn Mariners Park Homeowners Assn Marinita Townhomes Association Marlborough Seaside Villas HOA Marlborough Seaview Estates HOA Marlborough Villas Homeowner Assn Marluna Homeowners Association Meadow Vista Homeowners Association Meadowbrook Village Homeowners Assn Meadowcreek Community Association Meadowood 12040 Homeowners Assn Meadowood Community Association Meadowview Homeowner Association Mesa & Loma Vista Park Maint Slope Mesa Bluffs Owners Association Mesa Loma Vista RV Park Assn Mesa Vista North Townhomes Assn Mesa Woods Townhomes Association Mill Stream Homeowner Association Ming Villas Homeowners Association Mira Costa Villas Homeowners Assn Mira Verde Homeowners Association Mirador at Rancho Niguel HOA Mission Court I Homeowners Assn Mission Glen Homeowner Assn Mission Sunrise Ridge HOA Mission Viejo Environmental Assn Monarch Beach Master Association Monarch Point Homeowners Assn Monarch Summit I Homeowners Assn Monarch Summit II Homeowners Assn Montbury Homeowners Association Montclair Townhomes Monte Vista Homeowners Association Montea at Corona Ranch Montefino Homeowners Association Montego at Rancho San Clemente HOA Monteloma Homeowner Association Monterey Street Homeowners Assn Monterey at Tustin Ranch Montgomery Ranch West HOA Monticello Community Assn, Inc. Monticello Townhomes HOA Montilla Maintenance Corp Moorpark Townhomes Homeowner Assn Morningside Homeowners Assn Morningside Terrace Condo Assn Morningside Townhomes Association Morningside on the Lake HOA Moulton La Paz Community Assn Moulton Parkway Residence Assn II Moulton Ranch III HOA Mountain Grove Villas HOA Mountain Meadows Maintenance Assn Mountain Meadows Master Association Mountain Shadows Homeowners Assn Mountain Shadows Mobile Home Park Mountain Springs Homeowners Assn Mountain View Gardens HOA Mountain Village Townhomes OA Mountain Villas HOA Mountain Vista Townhome Owners Assn Muir Terrace Homeowners Association Mulberry Park HOA Mulberry Place Homeowners Assn Murphy Hill Homeowners Assn Nantucket Village - Covina HOA Nellie Gail Ranch Owners Assn New Providence Homeowners Assn Newbury Hills II HOA Newcastle Manor Cooperative Newhope Homeowners Association Newland Manor Homeowner Association Newport Crest Homeowners Assn Newport Heights Homeowners Assn Newport Hills Community Association Newport Knolls Homeowners Assn Newport North Townhomes Comm Assn Newport North Villas HOA Newport Towers Homeowner Assn

Niguel Pointe Homeowners Assn Niguel Shores Community Association Niguel Summit Comm Assn (Master) Niguel Villas Condominium Assn Niguel Vista Homeowners Assn Niguel Woods Homeowners Association Nob Hill Inn Nohl Crest Homeowners Association Nordhoff Place I Homeowners Assn Nordhoff Place II HOA North Bluff Bayview CA North Oaks Homeowners Association North Park Square Homeowners Assn North Towne Park HOA Northbrooke Homeowners Association Northgate Homeowners Association Northpoint Homeowners Association Northridge Park Homeowner Assn Northridge Townhomes Estates HOA Northwind Homeowner Association Northwood Courtside HOA Northwood Horizon Homeowners Assn Northwood Square Townhomes Northwood Villas Homeowners Assn Northwoods Village Homeowners Assn Oak Arbor Villas Owners Association Oak Meadows Homeowner Association Oakbrook Village I HOA Oakcreek Townhomes HOA Oaks Homeowners Association Oaksher Condominium HOA Oakview Homeowners Association Obispo Pines Homeowners Association Ocean Breeze Villas Ocean Hills Homeowners Association Office Tennis Executive Center Ohio Avenue HOA, Inc. Old Mill Pond Homeowners Assn Old Trabuco Highlands HOA Olive Creek Homeowners Association Olympian Palms Resort Club Orange Hill Homeowners Association Orange III Homeowner Association Orange Main Business Park Orangethorpe Plaza Orangetree Condominium Association Orangetree Master Association Orangetree Patio Homeowners Assn Orangetree Terrace Homeowners Assn Orangewood Villas HOA Orchard Lane Condominium Assn Orchard Lane Homeowners Assn Orchard Lane Homeowners Association Orlean Square OA Outdoor Resorts/Palm Springs OA PRR Homeowner Association Pacific Grove Plaza Pacific Island Villas HOA Pacific Mesa Homeowners Association Pacific Ridge Community Assn Pacific Terrace Homeowners Assn Pacific Villas Homeowners Assn Pacifica - San Clemente TIOA Palacio Del Mar Homeowners Assn Palisades #4 Homeowners Association Palm Lane Estates Homeowners Assn Palmia Courts Homeowner Association Palmia Master Association Palmia Trust Palmilla Homeowners Association Panorama Park Homeowners Assn Papillon Homeowners Association Paragon Townhomes Montebello HOA Park Bristol Condominium Assn Park East Townhomes HOA Park Elliot Homeowners Association Park Hacienda Townhomes Owners Park Niguel Homeowners Association Park Northridge Homeowners Assn Park Paseo Brea Homeowners Assn Park Paseo Homeowners Association Park Place Conversion Project Park Plaza Homeowners Association Park Redlands Homeowners Assn Park Regency Timeshare Association

Park Vista Homeowners Assn Parkcourt Place Condominium Assn Parkcrest Community Association Parke Victoria Homeowner Assn Parkside Community Association Parkside Homeowners Assn Parkside Townhomes HOA Parkside Village Homeowner Assn Parkview Maintenance Association Parkview Ontario Homeowners Assn Parkview Terrace Owners Association Pars Plaza Homeowner Association Paseo Dorena Owners Association Pentridge Cove I HOA Peppertree Hill Homeowners Assn Peppertree North Homeowners Assn Peralta Hills East Pheasant Creek - El Toro Condo Assn Pine Acres Lodge Timeshare Assn Pine Villas Estates Pinecrest Community Association Pinnacle Point Plaza Homeowners Association Plaza LaFayette Plaza Pacifica Homeowners Assn Plaza del Sol Homeowner Association Pointe Quissette Community Assn Pointe Surfside Homeowners Assn Ponderosa Place Homeowners Assn Portofino Cove Master HOA Portofino Cove Patio HOA Portola Hills Homeowners Assn Potomac Landing Homeowners Assn Prado Ridge Estates Princeton Townhomes Princeton Village Condominium OA Producer Lane Industrial Park Assn Promenade Owners Association Pueblo Santa Fe Homeowners Assn Quail Creek La Paz HOA Quail Meadows Homeowners Assn Quail Ridge Anaheim Homeowners Assn Quissett Bay Community Association Quissett Bay Townhomes Rainbow Ridge Homeowners Assn Raintree Homeowners Association Ramona Village Homeowners Assn Rampart Business Community Assn Rancho Colinas Community Assn Rancho Coronado Garden Homes Rancho Del Casitas Homeowners Assn Rancho Monterey Community Assn Rancho Niguel Master Rancho Niguel Subassociation #2 Rancho Niguel Subassociation #3 Rancho San Clemente Master HOA Rancho San Joaquin Homeowners Assn Rancho Santa Fe Vista HOA Rancho Via Verde Homeowners Assn Rancho de Los Alisos HOA Redland West Homeowners Association Richmond Pointe Homeowners Assn Ridgefield Homeowners Association Ridgeline Homeowner Association Ridgemont Community Association Rim Crest Villas Homeowners Assn River Ridge Island Villas HOA Riverside Apartment Homes HOA Robin Hill Homeowners Association Rock Springs East Homeowners Assn Rocking Horse Ridge Rocky Point Community Association Rolling Hills Community Association Rosewood Terrace Homeowner Assn Royal Circle Village Royal Coachman Estates HOA Royal Oaks Homeowners Association SAMLARC Association Saddleback Technological Park Assn Saddlewood Homeowners Association San Clemente Cove Resort

San Clemente Inn Owners Association

San Michel Homeowners Association

San Juan Mesa Verde HOA

San Luis Bay Inn

San Pedro Square San Remo Villas Homeowners Assn San Rita Ridge Association Sands Vacation Resort TIOA Sands of Indian Wells Sandy Point Homeowners Assn Santa Monica Bay Towers Santiago Estates - Rosamond HOA Santiago Hills Conversion Santiago Homeowners Association Santiago Springs Homeowners Assn Scenic Hills Homeowner Association Scottsdale Camelback Resort & Spa Scottsdale Townhouses Assn, Inc.
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Sun Lakes Country Club (Cafe & Bar) Sun Lakes Country Club (Pro Shop) Sun Lakes Country Club HOA Master Sun Lakes Country Club Trust Sunnymead Ranch Plan'd Comm Assn Sunnyridge Homeowners Assn Sunrise Country Club HOA Sunrise Villas Homeowners Assn Sunset Crossing Homeowners Assn Sunset Ridge Maintenance Assn Sunshine Homeowners Association Sunshine Village Homeowners Assn Suntree Phillips Homeowners Assn Surfside Homeowners Association Sutter Park West HOA Sweetzer Condominium Owner Assn Sycamore Canyon Master Sycamore Canyon Townhomes Sycamore Creek Homeowners Assn Table Rock Association Tahoe Donner Association Tahoe Seasons Resort - Commercial Tahoe Seasons Resort TIOA Tahoe Summit Village TIOA Tahoe Waterfront Club TIOA Tallywood Community Association Tampico Homeowner Association Tanglewood North Homeowners Assn Tanglewood Villas Homeowners Assn Tennis Club Villas at Monarch Beach Terra Linda Estates Terrace Community Association The Churchill Homeowners Assn The Collection The Colony at Westwood HOA The Cottages at Southridge The Courtyard at West Hollywood The Cove at Indian Wells HOA The Cove at Yarmouth The Emerald Patio Homes HOA The Estates at Monarch Beach HOA The Farms Property Owners Assn The Fountains Timeshare Estate The Gallery Homeowners Association The Heights at Ladera HOA The Lakes Country Club The Lodge at Lake Tahoe The Meadows Homeowners Association The Neighborhood Homeowner Assn The Ocean Club on Smuggler's Beach The Palms in Nohl Ranch Village The Park Plaza TIOA The Park Townhomes Owners Assn The Pines Homeowner Association The Plaza VIP Club The Prospector TIOA The Redwoods Homeowners Association The Shores at Lake Travis
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Treasure Island Homeowners Assn

Park Trails Homeowner Association

Treetops Homeowners Association Tulare Court Homeowners Association Turnbull Canyon Village Owners Assn Turner Hancock Business Park Turner Hellman Maintenance District Turtle Rock Crest Maintenance Assn Turtle Rock Glen HOA - Master Turtle Rock Glen HOA - Patio Turtle Rock Point Homeowners Assn Turtle Rock Ridge Association Turtle Rock Ridge Garden HOA Turtlerock Crest Community Assn Tustin Park Villas HOA Twin Lakes Homeowners Association Tyrell Garden Homeowners Assn University Community Association University Greens Homeowners Assn University Hills Condo Assn #1 University Hills Condo Assn #2 University Town Center HOA Upland Acacia Park HOA Upland Estates Condominium Assn Upland Hills Country Club Cond Assn Upland Hills Estates-Tennis Courts Upland Orchard Terrace
Upland Palms Homeowner Association Upland View Point HOA Upper Westwood Homeowners Assn VRI Corporate Office Valencia Condominium Association Valle Pacifica Homeowners Assn Valley Oaks II HOA Van Buren Terrace Condominium Assn Vanguard Fontana Homeowners Assn Ventura Seaview Hills Owners Assn Verdugo Hills Landscape Maint Assn Via Isla Homeowners Assn Via Verde Homeowners Association Via Verde Ridge Homeowners Assn Via Verde Tract 31117 HOA Via Verde Tract 33118 HOA Via Verde Tract 33119 HOA Villa Velletri Homeowners Assn

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Windwood Homeowner Association Windwood Homeowners Association Winners Circle Tennis Club Winners Circle Timeshare Assn Woodbridge Cove Homeowners Assn Woodbridge Garden Estates Woodbridge Parkway Maintenance Assn Woodbridge Seasons Maintenance Assn Woodbridge Shore Maintenance Assn Woodbridge Stonegate Maint Assn Woodbridge Village Assn - N. Lake Woodbridge Village Association Woodcrest Homes Association Woodcrest Townhomes, Inc Woodgate Condominium Association Woodland Village Homeowners Assn Woodley Manor Association Woodman Townhomes HOA Woods Cove Homeowners Association Woodscape Homeowners Association Woodside Irvine Woodside Park Homeowners Assn Woodside Townhomes HOA Woodview Patio Homes Association Woodwalk Via Verde Yale Maintenance Association 100 South Doheny Condo Assn 1412 Buena Vista Homeowners Assn 18982 Valley Circle, Inc. HOA 19211 Coenson Circle, Inc. HOA 205 - 13th Street, Inc. Association 21662 Brookhurst Street, Inc. 218 - 16th Street Association 2195 Green Street Homeowners Assn. 249 Alpine Homeowners Association 3rd Street Villas 402 - 21st Street Association 426 - 22nd Street Association 5383 Association 6 Voyage Street Homeowners Assn 601 Lido Homeowners Association 7 Fleet Street Marina Del Rev HOA 7652 Slater Building Owners Assn

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